

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

**IN RE:**

**CASE NO. 24-11056-smr  
CHAPTER 13**

**Todd Carlton Harris**  
*dba Todd C. Harris, DDS, PC*  
**Debtor.**

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**OBJECTION TO CONFIRMATION OF  
DEBTOR'S CHAPTER 13 PLAN**

[Ref. Doc. #3]

**TO THE HONORABLE JUDGE OF SAID COURT:**

Towd Point Mortgage Trust 2021-SJ2, U.S. Bank National Association, as Indenture Trustee, objects to confirmation of Debtor's Chapter 13 Plan, and states as follows:

1. On August 30, 2024, Todd Carlton Harris ("Debtor") filed a voluntary petition commencing this proceeding under Chapter 13 of the Bankruptcy Code.
2. Secured Creditor holds an interest in the real property located 2627 Exposition Boulevard Austin, TX 78703.
3. The Debtor filed a Chapter 13 Plan on August 30, 2024 (the "Plan"). [Doc. #3]
4. The Plan includes direct payments toward the Note and Mortgage with Secured Creditor; however, Secured Creditor's estimated pre-petition arrearage claim is \$1,270.53, whereas the Plan fails to propose treatment for any arrears.
5. The Plan is not in compliance with the requirements of 11 U.S.C. §§ 1322(b)(3) and 1325(a)(5) and cannot be confirmed. Secured Creditor objects to any plan which proposes to pay it anything less than \$1,270.53 as the pre-petition arrearage over the life of the plan.

**WHEREFORE, PREMISES CONSIDERED,** Secured Creditor respectfully requests that the Court sustain the objections stated herein, deny confirmation of Debtor's Plan, and grant Secured Creditor such other and further relief as the Court deems just and proper.

Dated: September 20, 2024

Respectfully submitted by:

/s/ George Dunn

George Dunn

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**2021-SJ2, U.S. Bank National Association, as**

**Indenture Trustee**

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on September 20, 2024, I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and caused a true and correct copy to be served via CM/ECF or United States Mail to the following parties:

Susan G. Taylor

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Deborah Langehennig Trustee  
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**Attorneys for Towd Point Mortgage  
Trust 2021-SJ2, U.S. Bank National  
Association, as Indenture Trustee**  
By: /s/ George Dunn